

# Delaware State Police Issues Scam Alert Advisory

**Delaware-** The Delaware State Police are issuing a scam alert advisory when selling items online.

Fake checks drive many types of scams – like those involving phony prize wins, fake jobs, mystery shoppers, online classified ad sales, and others. In a fake check scam, a person you don't know asks you to deposit a check – sometimes for several thousand dollars and usually for more than what you are owed – and wire some of the money back to that person. The scammers always have a good story to explain the overpayment – they're stuck out of the country, they need you to cover taxes or fees, you need to buy supplies, or something else. But by the time your bank discovers you've deposited a bad check, the scammer already has the money you sent, and you're stuck paying the rest of the check back to the bank.

**\*\*This information was provided by the Federal Trade Commission**

at <https://www.consumer.ftc.gov/blog/2018/09/anatomy-fake-check-scam> **\*\***

*Here's how the scam works:*

- The buyer offers to purchase the product being sold, but at the last minute makes up an excuse why he needs to write the check for more money than the cost of the item and asks the seller to wire (Western Union / Money Gram) the excess money back to the buyer.
- The seller agrees, deposits the check, wires the money and ships the goods or physically gives them to the buyer.
- A week or so later, the seller's bank tells him the check bounced because it was a fake, so the seller's

bank account now owes the bank for the amount, AND the police may arrest the seller (for check fraud, counterfeiting, etc.)

This scam works because most people believe that a cashier's check is as good as cash. That's clearly not true if it is a counterfeit! With today's computer and printer capabilities, almost anyone can make a very realistic looking fake check. People also don't realize that wired money is immediate and irretrievable.

***How you can protect yourself against check scams when selling something:***

- Call the issuing bank identified on the check, to verify the check is good and for that amount.
- Don't give the buyer the sold property, whether it is a car, DVD's/CDs or anything else, until the check has had time to clear. If the buyer wants it immediately, ask for cash or see your bank for other methods, like a wire transfer that can be verified more quickly.

\*\*This information was provided by the ConsumerFraudReporting.org at <http://www.consumerfraudreporting.org/sellingscams.php>\*\*

If you suspect you have been a victim of this scam, please contact your local law enforcement agency. Information may also be provided by calling Delaware crime stoppers at 1-800-TIP-3333 or via the internet at <http://www.delaware.crimestoppersweb.com>

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*Presented by Public Information Officer, Master Corporal  
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